

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Gary F. Hartman, Jr.  
 Debtor

Case No. 15-14848-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: SaraR  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 16

Date Rcvd: Aug 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2016.

db +Gary F. Hartman, Jr., 59 West Wyomissing Avenue, Mohnton, PA 19540-1917  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13559072 +Ams Servicing Inc., 3374 Walden Avenue, Suite 120, Depew, NY 14043-2437  
 13566815 +U.S. Bank National Association, c/o JOSHUA ISAAC GOLDMAN, KML Law Group, P.C.,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Aug 02 2016 01:43:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911  
 smg +E-mail/Text: robertsl2@dnb.com Aug 02 2016 01:55:13 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 02 2016 01:54:54  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 02 2016 01:55:18 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13562050 +EDI: AISACG.COM Aug 02 2016 01:43:00 Capital One Auto Finance, a division of Capital On,  
 P.O. Box 201347, Arlington, TX 76006-1347  
 13562050 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Aug 02 2016 02:35:38  
 Capital One Auto Finance, a division of Capital On, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 13576423 +EDI: AISACG.COM Aug 02 2016 01:43:00 Capital One Auto Finance, c/o Ascension Capital Gr,  
 P.O. Box 201347, Arlington, TX 76006-1347  
 13576423 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Aug 02 2016 02:35:38  
 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 13621100 EDI: RESURGENT.COM Aug 02 2016 01:43:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13559073 +EDI: MID8.COM Aug 02 2016 01:43:00 Midland Funding, 8875 Aero Dr,  
 San Diego, CA 92123-2255  
 13559074 EDI: PRA.COM Aug 02 2016 01:43:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13633839\* +AMS Servicing, Inc., 3374 Walden Avenue, Suite 120, Depew, NY 14043-2437

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 03, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2016 at the address(es) listed below:

ALAINE V. GRBACH on behalf of Debtor Gary F. Hartman, Jr. avgrbach@aol.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, Et Al...  
 bkggroup@kmlawgroup.com, bkggroup@kmlawgroup.com  
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
 ecf\_frpa@trusteel3.com  
 ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Gary F. Hartman Jr.**

Social Security number or ITIN **xxx-xx-8556**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **15-14848-ref**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gary F. Hartman Jr.

8/1/16

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**